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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You	r full name		
your pictu exar	government-issued ire identification (for nple, your driver's	Brian First name Todd Middle name	First name Middle name
iden	tification to your	Bianchi Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
you num Indi	r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-7410	
	You Write your pictu exar licen Brinq iden mee	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Bianchi Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number XXX-XX-7410

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Case number (if known)

Debtor 1 Brian Todd Bianchi

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live	1748 Andover Lane	If Debtor 2 lives at a different address:		
		Crystal Lake, IL 60014 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		McHenry			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known) Debtor 1 Brian Todd Bianchi

7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropria	r 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.	
	choosing to file under	□с	hapter 7				
		□с	hapter 11				
		□с	hapter 12				
		■ C	hapter 13				
3.	How you will pay the fee	•	about how yo	u may pay. Typio attorney is subm	cally, if you are paying the fee y	ck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money half, your attorney may pay with a credit card or check with	/
						ion, sign and attach the Application for Individuals to Pay	
			I request that but is not req applies to you	t my fee be wai uired to, waive yo ur family size and	our fee, and may do so only if y I you are unable to pay the fee	on only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out icial Form 103B) and file it with your petition.	at
Э.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Ye	es.				
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y€	es.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No					
		□ Ye				st you and do you want to stay in your residence?	
				No. Go to line 1			
				Yes. Fill out <i>Init</i> bankruptcy petit		Judgment Against You (Form 101A) and file it with this	

Case 16-82536 Doc 1 Filed 10/28/16 Entered 10/28/16 12:48:24 Desc Main Document Page 4 of 71 Case number (if known) Debtor 1 **Brian Todd Bianchi** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Brian Todd Bianchi

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 71 Case number (if known) Debtor 1 **Brian Todd Bianchi** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion ■ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Brian Todd Bianchi

Voluntary Petition for Individuals Filing for Bankruptcy

Signature of Debtor 2

MM / DD / YYYY

Executed on

Brian Todd Bianchi

Executed on October 28, 2016

MM / DD / YYYY

Signature of Debtor 1

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Debtor 1 Brian Todd Bianchi Page 7 01 71 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Tiffany E. Rodriguez		Date	October 28, 2016			
Signature of Attorney for Deb	tor		MM / DD / YYYY			
Tiffany E. Rodriguez Printed name						
Barrick, Switzer, Long, E	Balsley & Van Evera, LLF	•				
6833 Stalter Drive						
Rockford, IL 61108						
Number, Street, City, State & ZIP Code	1					
Contact phone 815-962-661 1		Email address				
6300699						
Bar number & State						

Certificate Number: 00134-ILN-CC-028272155



CERTIFICATE OF COUNSELING

I CERTIFY that on October 27, 2016, at 2:08 o'clock PM CDT, Brian T. Bianchi received from Cricket Debt Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 27, 2016 By: /s/Jeremy Phillips

Name: Jeremy Phillips

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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Page 9 of 71 Case number (if known) Document Debtor 1 **Brian Todd Bianchi** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No: Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1.000-5.000 **25,001-50,000** 1-49 you estimate that you **5001-10,000 50,001-100,000** 50-99 owe? **10,001-25,000** ■ More than 100,000 100-199 200-999 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion be worth? ■ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion \$100.001 - \$500.000 ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** ☐ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 ■ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$100,001 - \$500,000 □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million ■ \$100,000,001 - \$500 million ☐ More than \$50 billion \$500.001 - \$1 million. Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Brian Todd Branchi Signature of Debtor 2 Signature of Debtor 1

Executed on

Executed on

MM / DD / YYYY

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Debtor 1 **Brian Todd Bianchi**

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect

MM / DD / YYYY Date fol

Tiffany E. Rodriguez

Printed name

Barrick, Switzer, Long, Balsley & Van Evera, LLP

Firm name

6833 Stalter Drive Rockford, IL 61108

Number, Street, City, State & ZIP Code

Contact phone 815-962-6611 Email address

6300699

Bar number & State

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Debtor 1	Brian Todd Bianc	hi		
!	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
(if known)			1	amended filing
		· · · · · · · · · · · · · · · · · · ·		amended lilling
<u> </u>				
	m 106Dec			
Official For	II IOODCC		Debtor's Schedules	
Official For				

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an at	torney to help you fill out bankruptcy forms?
■ No	
☐ Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
Under penalty of perjury, I declare that I have read the state that they are true and correct. X Brian Fodd Bianchi	ummary and schedules filed with this declaration and X Signature of Debtor 2

Official Form 106Dec

Det	otor 1	Case 16-82536 Brian Todd Bianchi	Doc 1	Filed 10/28/16 Document	Entered 1 Page 12 of	0/28/16 12:48:24 D 71 Case number (# known)	esc Main
25	Have	e you notified any governme	ental unit of a	ny release of hazardo	us material?		
25.	пач	s you nothled any governme	rital unit of a	ny release of flazardo	us material i		
		No					
		Yes. Fill in the details.					
		ne of site dress (Number, Street, City, State ar	nd ZIP Code)	Governmental un Address (Number, S ZIP Code)		Environmental law, if you know it	Date of notice
26.	Have	e you been a party in any jud	dicial or admi	nistrative proceeding	under any enviro	onmental law? include settlen	nents and orders.
		No Yes. Fill in the details.					
		se Title se Number		Court or agency Name Address (Number, S State and ZIP Code)		Nature of the case	Status of the case
Par	t 11:	Give Details About Your B	usiness or C		ısiness		
	~		•	-		of the following connections	to any husiness?
21.	AAILII	In 4 years before you med in ☐ A sole proprietor or self-	•	•	-	_	to any business r
		☐ A member of a limited lia					
		☐ A partner in a partnershi		ny (EEO) or minted na	binty partitions.iip	, (12.)	
		An officer, director, or m	-		_		
		<u> </u>		-			
	_	☐ An owner of at least 5%	_	, ,	r a corporation		
		No. None of the above appl					
	П	Yes. Check all that apply ab					
	Add	siness Name dress	. \0	Describe the nature o		Employer Identification r Do not include Social Se	
	(Nun V	nber, Street, City, State and ZIP Code	Corter .	Name of accountant of	r bookkeeper	Dates business existed	4
28.		nin 2 years before you filed for tutions, creditors, or other p		- T		anyone about your business	
		No		Der	nen& Sc	naslic w Hksinsk	100
		Yes. Fill in the details below	v.		Conni	W. HKCing R	a sutte 100
		ne iress nber, Street, City, State and ZIP Code;		Date Issued	91101	20.	
Par	t 12:	Sign Below					
are t	rue a a ba		at making a fa fines up to \$3	alse statement, conce	aling property, or	i I declare under penalty of pe r obtaining money or property years, or both.	
		old-Bianchi re of Debtor 1		Signature of I	Debtor 2		
Dat	е	10-26-16		Date			
Did :	lo	attach additional pages to Ye	our Statemen	t of Financial Affairs (for Individuals Fil	ling for Bankruptcy (Official F	orm 107)?
Did :	'	pay or agree to pay someone	∍ who is not a	an attorney to help yo	u fill out bankrup	otcy forms?	
□ Y	es. N	lame of Person Attach	the <i>Bankrup</i>	tcy Petition Preparer's f	Votice, Declaration	n, and Signature (Official Form 1	19).
Offici	al For	m 107	Statemen	nt of Financial Affairs for	Individuals Filing f	for Bankruptcy	page 7

Case 16-82536 Doc 1 Filed 10/28/16 Entered 10/28/16 12:48:24 Desc Main Document Page 13 of 71 Brian Todd Bianchi Deblor 1 Case number (if known) 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 16b. Fill in the number of people in your household. 8 16c. Fill in the median family income for your state and size of household. 120,521.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3), Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) Part 3: Copy your total average monthly income from line 11. 7,014.00 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. 0.00 7.014.00 19b. Subtract line 19a from line 18. \$ 20. Calculate your current monthly income for the year. Follow these steps: 7,014.00 20a. Copy line 19b Multiply by 12 (the number of months in a year). x 12 84,168.00 20b. The result is your current monthly income for the year for this part of the form 120,521.00 20c. Copy the median family income for your state and size of household from line 16c 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Part 4: Sign Below

By signing here, underpenalty of perjury I declare that the information on this statement and in any attachments is true and correct.

Brian Todd Bianchi Signature of Debtor 1

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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United States Bankruptcy Court Northern District of Illinois

		1.01 there biseries of timeon		
In re	Brian Todd Bianchi	Debtor(s)	Case No. Chapter 13	
	VE	RIFICATION OF CREDITOR MA	TRIX	
		Number of C	reditors:	39
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	rs is true and correct to t	the best of my
Date:	10 26-16	Brian Todd Bianchi Signature of Debtor		

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Page 15 of 71 Document Fill in this information to identify your case: Debtor 1 **Brian Todd Bianchi** Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	470,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	25,800.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	495,800.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	523,419.07
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	159,358.81
	Your total liabilities	\$	682,777.88
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,499.92
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,019.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	o porcono	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Case number (if known) Debtor 1 Brian Todd Bianchi

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 7,014.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Case.	10-02530	DOC I		10/28/16 10/28/16	Page 17 of 71	10 12.40.	2. 200	oc Mairi
Fill	in this information	n to identify	your case and t			Paue I/ UI/I			
Der		rian Todd E st Name		lle Name		Last Name			
Deb	otor 2								
(Spo	use, if filing) Fire	st Name	Midd	lle Name		Last Name			
Uni	ted States Bankrup	tcy Court for	the: NORTHE	RN DIST	RICT OF ILLIN	NOIS			
Cas	se number					-			☐ Check if this is an amended filing
Sc In ea think	it fits best. Be as c	VB: Pr	roperty escribe items. Lis	ble. If two	married people	an asset fits in more than on e are filing together, both are e top of any additional page	e equally respo	onsible for su	oplying correct
						vn or Have an Interest In			
_	Yes. Where is the p	roperty?		Wh at	ia tha managar	20			
1.1	1748 Andover	Lane		wnat		? Check all that apply			
		dress, if available, or other description		Duplex or multi-unit building th		the amount	Do not deduct secured claims or exemptions the amount of any secured claims on Sched Creditors Who Have Claims Secured by Pro		
	Crystal Lake	IL	60014-0000		Land	or mobile home	Current val	erty?	Current value of the portion you own?
	City	State	ZIP Code		Investment pro	operty	\$37	0,000.00	\$370,000.00
				ш	rimesnare				
					Other				our ownership interest
				_		in the property? Check one	(such as fe		our ownership interest ancy by the entireties, or
				_		in the property? Check one	(such as fe	e simple, tena	
	McHenry			Who	has an interest	in the property? Check one	(such as fe	e simple, tena	
	McHenry County			Who	Debtor 1 only Debtor 2 only Debtor 1 and	Debtor 2 only	(such as fe a life estate	e simple, tena e), if known.	ncy by the entireties, or
				Who	Debtor 1 only Debtor 2 only Debtor 1 and		(such as fe a life estate	e simple, tena e), if known.	

Official Form 106A/B Schedule A/B: Property page 1 Case 16-82536 Doc 1 Filed 10/28/16 Entered 10/28/16 12:48:24 Desc Main Document Page 18 of 71 Case number (if known)

.2	lf you own o	or have more	than one, lis		is the property? Check all that apply		
	1124 Algonquin Road Street address, if available, or other description			Single-family home	De mat de la la	laine as an annual of the Direction	
_				• •		elaims or exemptions. Put ed claims on Schedule D:	
				Duplex or multi-unit building		ims Secured by Property.	
					Condominium or cooperative		
					Manufactured or mobile home	0	0
	Lake in the	Hills IL	60156-000	0 п	Land	Current value of the entire property?	Current value of the portion you own?
-	City	State	ZIP Code		Investment property	\$100,000.00	\$100,000.00
	,				Timeshare		
					Other		your ownership interest nancy by the entireties, o
				Who	has an interest in the property? Check one	a life estate), if known.	
					Debtor 1 only		
	McHenry				Debtor 2 only		
-	County				Debtor 1 and Debtor 2 only		
				_	At least one of the debtors and another	Check if this is co	mmunity property
					information you wish to add about this ite	,	
					erty identification number:	siii, sucii as iocai	
med	u own, lease, one else drives rs, vans, truck	, or have legal	vehicle, also re	eport it on S	ny vehicles, whether they are register ichedule G: Executory Contracts and Ur rcycles		vehicles you own that
_	162						
3.1	Make: Ch	nevrolet		Who has a	n interest in the property? Check one		claims or exemptions. Put
<i>,</i> ,	-	orvette					red claims on Schedule D: aims Secured by Property.
				■ Debtor		Creditors with have Cit	airis secured by Property.
				Debtor 2	-	Current value of the	
	Approximate n Other informat		01000	_	I and Debtor 2 only	entire property?	Current value of the
	Other informat	uon:	84000				Current value of the portion you own?
			84000		one of the debtors and another		
			84000	_	f this is community property	\$5,000.00	portion you own?
3.2		ncoln	84000	Check i	f this is community property	Do not deduct secured	
3.2		ncoln	84000	Check i	f this is community property ructions) n interest in the property? Check one	Do not deduct secured the amount of any secu	\$5,000.00
3.2		avigator		Check is (see inst	f this is community property ructions) n interest in the property? Check one	Do not deduct secured the amount of any secu	\$5,000.00 claims or exemptions. Put red claims on Schedule D:
3.2	Model: Na	avigator 99	180000	☐ Check is (see inst	f this is community property ructions) n interest in the property? Check one	Do not deduct secured the amount of any secu Creditors Who Have Cla	\$5,000.00 claims or exemptions. Put red claims on Schedule D: aims Secured by Property.
3.2	Model: Na Year: 19	avigator 199 nileage:		Under Check is (see institution of the content of	f this is community property ructions) n interest in the property? Check one I only 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	\$5,000.00 claims or exemptions. Put red claims on Schedule D: aims Secured by Property. Current value of the

Official Form 106A/B Schedule A/B: Property page 2

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	Make:	Chevrolet	Who has an interest in the property? Check one	the amount of any secur	claims or exemptions. Put ed claims on Schedule D:
	Model:	Impala	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.
	Year:	2008	Debtor 2 only	Current value of the	Current value of the
		nate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
(Other inf	ormation:	At least one of the debtors and another		
			Check if this is community property (see instructions)	\$5,000.00	\$5,000.00
	Make:	6 Foot Trailer	Who has an interest in the property? Check one	the amount of any secur	claims or exemptions. Put ed claims on Schedule D:
	Model:		Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.
	Year:		Debtor 2 only	Current value of the	Current value of the
		nate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other info	ormation:	☐ At least one of the debtors and another		
			Check if this is community property (see instructions)	\$300.00	\$300.00
.1	Make:	Yamaha 650	Who has an interest in the property? Check one		claims or exemptions. Put
ı	Model:	WaveRunner	Debtor 1 only		ed claims on Schedule D: ims Secured by Property.
,	Year:		Debtor 2 only	Current value of the	Current value of the
	.		Debtor 1 and Debtor 2 only	entire property?	portion you own?
,	Otner int	ormation:	At least one of the debtors and another	¢200.00	¢200.0
L			Check if this is community property (see instructions)	\$300.00	\$300.0
.2 1	Make:	Honda	Who has an interest in the property? Check one	Do not deduct secured of	claims or exemptions. Put
ı	Model:	dirtbike	Debtor 1 only	the amount of any secur	ed claims on Schedule D: nims Secured by Property.
,	Year:		☐ Debtor 2 only	Current value of the	Current value of the
			Debtor 1 and Debtor 2 only	entire property?	portion you own?
_ (Other inf	ormation:	At least one of the debtors and another		
			Check if this is community property (see instructions)	\$150.00	\$150.0
			ou own for all of your entries from Part 2, including an Write that number here		\$12,600.00
		oe Your Personal and House			
you	ı own o	r have any legal or equita	able interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	mples: I	goods and furnishings Major appliances, furniture	, linens, china, kitchenware		
■ Y	es. De	scribe			
			t, bedroom sets (5), dining room table, shelves,	ado and	
		furnishing	nent center, misc. complement of household goo	ous and	\$2,000.0

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Case number (if known) Document Debtor 1 **Brian Todd Bianchi** 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No ■ Yes. Describe..... Computer, Xbox, 2 ipads, tablet, 8 tvs \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No Yes. Describe..... \$100.00 Normal complement of household artwork and books 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... Air hocket tables, kids' sports equipment, bicycles, golf clubs, \$500.00 eliptical, and workout bench Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$300.00 Normal clothing and shoes for family Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Wedding band \$300.00 \$1,500.00 **Movado Watch** 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No ■ Yes. Describe..... Family pet guinea pigs \$0.00 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... Official Form 106A/B Schedule A/B: Property

Case 16-82536

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Case number (if known) Document Debtor 1 **Brian Todd Bianchi** 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5,200.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ Yes..... Cash \$1,000.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... \$1,000.00 Checking Harris Bank, N.A 17.1. **First Merit Bank** \$6,000.00 Checking 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture □ No Yes. Give specific information about them..... Name of entity: % of ownership: 100 All Star Cab Dispatch, Inc. \$0.00 Shareholder % 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

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Case number (if known) Document Debtor 1 **Brian Todd Bianchi** Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit $\hfill \square$ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim.......

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Date	4	Case 16-82536	Doc 1	Filed 10/28/16 Document	Entered 10 Page 23 of	0/28/16 12:48:24 71	Desc Main
Debto	or 1	Brian Todd Bianchi				Case number (if known)	
	No	contingent and unliquidate Describe each claim		every nature, including	g counterclaims o	of the debtor and rights to	set off claims
35. AI	-	ancial assets you did not	aiready list				
		Give specific information					
		he dollar value of all of your series that he will be that number he		,		•	\$8,000.00
Part 5	De	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real esta	ite in Part 1.	
37. Do	you o	own or have any legal or equi	itable interest	in any business-related p	roperty?		
	No. Go	to Part 6.					
ΠY	es. G	Go to line 38.					
Part 6		scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interes	st In.	
46 D	o vou	ı own or have any legal or	r equitable in	nterest in any farm- or o	commercial fishin	ug-related property?	
		Go to Part 7.	equitable iii	nerest in any farin- or t		ig-related property:	
		. Go to line 47.					
Part 7	:	Describe All Property You	Own or Have a	an Interest in That You Dic	Not List Above		
		n have other property of an other: Season tickets, country					
	Yes.	Give specific information					
54. <i>I</i>	Add t	he dollar value of all of yo	our entries fr	om Part 7. Write that n	umber here		\$0.00
Part 8	:	List the Totals of Each Part of	of this Form				
55. F	Part 1	l: Total real estate, line 2					\$470,000.00
		2: Total vehicles, line 5			\$12,600.00		<u> </u>
57. F	Part 3	3: Total personal and hous	sehold items	s, line 15	\$5,200.00		
58. F	Part 4	l: Total financial assets, li	ine 36		\$8,000.00		
		5: Total business-related រុ	,		\$0.00		
		6: Total farm- and fishing-			\$0.00		
61. I	Part 7	7: Total other property not	t listed, line	54 +	\$0.00		
62. 1	Total	personal property. Add lin	nes 56 throug	h 61	\$25,800.00	Copy personal property t	otal \$25,800.0 0

Official Form 106A/B Schedule A/B: Property page 7

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$495,800.00

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Brian Todd Biand	chi		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(ii kilowii)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	ptions are	you claiming?	Check one only	, even if	your spouse is	s filing with	vou.
----	--------------------	------------	---------------	----------------	-----------	----------------	---------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
1748 Andover Lane Crystal Lake, IL 60014 McHenry County	\$370,000.00		\$15,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
1979 Chevrolet Corvette 84000 miles	\$5,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from S <i>cneaule A/B</i> : 3.1			100% of fair market value, up to any applicable statutory limit	
Couch set, bedroom sets (5), dining room table, shelves, entertainment	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
center, misc. complement of household goods and furnishings Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Normal clothing and shoes for family Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line Irom Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
Checking: First Merit Bank Line from Schedule A/B: 17.2	\$6,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
LINE HOLLI SCHEUUIE AVD. 11.2			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Brian Todd Bianchi

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

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Fill in this information to identify yo	our case:				
Debtor 1 Brian Todd Bia	anchi				
First Name	Middle Name	Last Name		-	
Debtor 2					
(Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	e: NORTHERN DISTRICT OF ILLI	NOIS			
				-	
Case number (if known)				Chook	if this is an
(II KIIOWII)				_	if this is an led filing
<u> </u>				amend	led Illing
Official Form 106D					
Schedule D: Creditors	s Who Have Claims S	Socured by	v Proport	V	12/15
Scriedule D. Creditors	S WIIO Have Claims 3	secured by	y Propert	<u>y </u>	12/13
Be as complete and accurate as possible					
is needed, copy the Additional Page, fill it number (if known).	t out, number the entries, and attach it to	this form. On the t	top of any addition	nal pages, write your na	ne and case
Do any creditors have claims secured be a control of the cont	by your property?				
·	this form to the court with your other s	chedules Vou ha	ve nothing else t	to report on this form	
_	·	cricadics. Tod fla	ive nothing clac t	to report on this form.	
Yes. Fill in all of the information	n below.				
Part 1: List All Secured Claims					0.1.0
2. List all secured claims. If a creditor has		itor separately	olumn A	Column B	Column C
for each claim. If more than one creditor hamuch as possible, list the claims in alphabe			mount of claim o not deduct the	Value of collateral that supports this	Unsecured portion
	•	va	alue of collateral.	claim	If any
2.1 Chase	Describe the property that secures th		\$60,865.00	\$100,000.00	\$60,865.00
Creditor's Name	1124 Algonquin Road Lake in				
	Hills, IL 60156 McHenry Cou	nty			
PO Box 183166	As of the date you file, the claim is: C	heck all that			
Columbus, OH 43218	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as m	ortgage or secured			
☐ Debtor 2 only	car loan)	5 5			
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
$\hfill\square$ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)				
community debt					
Date debt was incurred	Last 4 digits of account number	er 0156			
					
2.2 SLS	Describe the property that secures th	ie claim:	\$103,237.55	\$100,000.00	\$3,237.55
Creditor's Name	1124 Algonquin Road Lake in	the			
	Hills, IL 60156 McHenry Cour	nty			
0740 Lucant Blod	As of the date you file, the claim is: C	heck all that			
8742 Lucent Blvd Littleton, CO 80129	apply.				
	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	An agreement you made (such as m	ortagne or secured			
Debtor 2 only	car loan)	origage or secured			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit	- /			
☐ Check if this claim relates to a	☐ Other (including a right to offset)				
community debt	· · · · · -				
Date debt was incurred	Last 4 digits of account number	er 1693			

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Debtor 1	Brian Todd Bianchi		Case	number (if know)		
	First Name Middle N	ame Last Name				
Z-3 I	ells Fargo Home ortgage	Describe the property that secures the claim	n:	\$359,316.52	\$370,000.00	\$0.00
Cred	ditor's Name	1748 Andover Lane Crystal Lake, I 60014 McHenry County	L			
	9 Box 10335 es Moines, IA 50306	As of the date you file, the claim is: Check all apply. Contingent	that			
	nber, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owe	es the debt? Check one.	Nature of lien. Check all that apply.				
■ Debto	•	 An agreement you made (such as mortgage car loan) 	e or secured			
☐ Debto	r 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's	lien)			
At leas	st one of the debtors and another	☐ Judgment lien from a lawsuit				
	c if this claim relates to a nunity debt	Other (including a right to offset)				
Date deb	t was incurred	Last 4 digits of account number1	248			
If this is Write th	s the last page of your form, add nat number here:	olumn A on this page. Write that number here the dollar value totals from all pages. r a Debt That You Already Listed		\$523,419.0 \$523,419.0		
trying to	collect from you for a debt you o	e notified about your bankruptcy for a debt th we to someone else, list the creditor in Part 1 you listed in Part 1, list the additional credito is page.	, and then lis	st the collection agend	y here. Similarly, if you h	ave more
	ame, Number, Street, City, State & S	Zip Code	On which line	e in Part 1 did you enter	the creditor? 2.2	
-	O Box 183205 olumbus, OH 43218		_ast 4 digits o	of account number		
	ame, Number, Street, City, State & S	Zip Code (On which line	e in Part 1 did you enter	the creditor? 2.2	
15 St	5W030 North Frontage Rd uite 100 urr Ridge, IL 60527	I	_ast 4 digits o	of account number		
	ame, Number, Street, City, State & Sanley Deas Kochalski LL(On which line	e in Part 1 did you enter	the creditor? _2.3_	
1 Sı	East Wacker uite 1250 hicago. IL 60601		_ast 4 digits o	of account number		

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Fill in th	is information to identify ye	our case:			
Debtor 1	Brian Todd Bi	anchi			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		Middle Name	Last Name		
	States Bankruptcy Court for th				
Ormod O	nation Barmaptoy Countries as				
Case nu (if known)	mber				☐ Check if this is an amended filing
	l Form 106E/F dule E/F: Creditors	s Who Have Unsecured	d Claims		12/15
any execu Schedule Schedule left. Attacl name and	tory contracts or unexpired lea G: Executory Contracts and Ui D: Creditors Who Have Claims h the Continuation Page to this case number (if known).	e. Use Part 1 for creditors with PRIORI ases that could result in a claim. Also nexpired Leases (Official Form 106G). Secured by Property. If more space is page. If you have no information to respect to the secured by Property.	list executory of Do not include s needed, copy to	ontracts on Schedule A/B: Property any creditors with partially secured he Part you need, fill it out, number	(Official Form 106A/B) and on claims that are listed in the entries in the boxes on the
Part 1:	List All of Your PRIORITY				
_	ny creditors have priority unse	cured claims against you?			
	o. Go to Part 2.				
Dort 2:		ODITY Unacquired Claims			
Part 2:	List All of Your NONPRIC				
_					
	.	his part. Submit this form to the court wit	h your other sche	edules.	
Y	es.				
4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims alread than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill of Part 2.			eady included in Part 1. If more		
					Total claim
	Advocate Sherman Hos _l	pital Last 4 digits of ac	count number	2425	\$900.27
;	Nonpriority Creditor's Name 35134 Eagle Way	When was the del	bt incurred?	2013	
1	Chicago, IL 60678 Number Street City State Zlp Cod	•	u file, the claim i	s: Check all that apply	
	Who incurred the debt? Check				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed disputed Type of NONPRIO	RITY uneacuro	I claim:	
	At least one of the debtors an		ANTI UNSCOULE	r viami.	
	\square Check if this claim is for a $$ debt		sing out of a sena	ration agreement or divorce that you o	did not
	s the claim subject to offset?	report as priority cla		ration agreement of divolve that you t	100
İ	No	☐ Debts to pension	on or profit-sharin	g plans, and other similar debts	
I	☐ Yes	Other. Specify	Medical Bil	ls	

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Case number (if know) Debtor 1 Brian Todd Bianchi \$478.58 4.2 **Armor Systems** Last 4 digits of account number 9999 Nonpriority Creditor's Name 1700 Kiefer Drive When was the debt incurred? Suite 1 Zion, IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify From City of Crystal Lake ☐ Yes 4.3 **Capital One** Last 4 digits of account number 4764 \$21,652.49 Nonpriority Creditor's Name PO Box 30285 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes \$9,191.57 4.4 **Capital One** Last 4 digits of account number 8175 Nonpriority Creditor's Name PO Box 30285 When was the debt incurred? Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

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Debtor 1 Brian Todd Bianchi Case number (if know) 4.5 \$2,123.25 Centegra Health Systems Last 4 digits of account number 2205 Nonpriority Creditor's Name **PO Box 864** When was the debt incurred? 2015 Mahwah, NJ 07430 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical ☐ Yes 4.6 Centegra Health Systems Last 4 digits of account number 0001 \$655.00 Nonpriority Creditor's Name PO Box 864 When was the debt incurred? 2015 Mahwah, NJ 07430 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.7 **CEP America Illinois LLP** Last 4 digits of account number 3579 \$310.00 Nonpriority Creditor's Name PO Box 582663 When was the debt incurred? 2013 Modesto, CA 95358 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical bills** Other. Specify

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Case number (if know) Debtor 1 Brian Todd Bianchi 4.8 \$448.25 City of Crystal Lake Last 4 digits of account number 4866 Nonpriority Creditor's Name PO Box 457 When was the debt incurred? 11/25/2011 Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Ambulance Service ☐ Yes 4.9 City of Crystal Lake Last 4 digits of account number 1753 \$478.58 Nonpriority Creditor's Name PO Box 457 When was the debt incurred? 2015 Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Comcast 2397 \$627.59 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3001 When was the debt incurred? Southeastern, PA 19398 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Cable/Internet ☐ Yes

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Document Page 32 of 71 Case number (if know) Debtor 1 Brian Todd Bianchi 4.1 **Comenity-The Room Place** 0629 \$1,320.19 Last 4 digits of account number Nonpriority Creditor's Name PO Box 659704 When was the debt incurred? 8/18/2015 San Antonio, TX 78265 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Furniture Commonwealth Financial Systems, 4.1 \$1,442.00 2 Last 4 digits of account number Nonpriority Creditor's Name 245 Main Street When was the debt incurred? Scranton, PA 18519 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify medical bills for Moraine Emergency 4.1 **FBCS Services** 3401 \$1,442.00 Last 4 digits of account number Nonpriority Creditor's Name 330 S. Warminster Rd When was the debt incurred? 11/25/2011 Suite 353 Hatboro, PA 19040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

■ Other. Specify Medical Services for Moraine Emergency

Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Case number (if know) Debtor 1 Brian Todd Bianchi 4.1 **GM Capital One Card** 1951 \$10,231.04 Last 4 digits of account number 4 Nonpriority Creditor's Name PO Box 71107 When was the debt incurred? Charlotte, NC 28272 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card Purchases ☐ Yes 4.1 Harris & Harris Ltd 4091 \$759.80 Last 4 digits of account number Nonpriority Creditor's Name 111 West Jackson Blvd When was the debt incurred? 10/9/2015 Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Bill - Centegra Primary Care ☐ Yes 4.1 4511 \$74.00 6 Last 4 digits of account number Nonpriority Creditor's Name PO Box 1010 When was the debt incurred? Tinley Park, IL 60477 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Northwest Imaging

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Brian Todd Bianchi	Case number (if know)	
Interspace Services, Inc.	Last 4 digits of account number	\$6,558.12
Nonpriority Creditor's Name c/o Attorney Ingold 5672 Main Street Buffalo, NY 14221	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify All Star Cab debt	
Lake McHenry Pathology Assoc.	Last 4 digits of account number I404	\$22.00
Nonpriority Creditor's Name 520 E. 22nd St	When was the debt incurred?	
Lombard, IL 60148	As of the data you file the plain in Chapte all that apply	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	□ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Medical	
MGM Grand Hotel LLC	Last 4 digits of account number	\$23,544.65
Nonpriority Creditor's Name 3799 Las Vegas Boulevard South Las Vegas, NV 89109	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	13-683772-C case in Clark County, Nevada. Filed lien; no equity to lien - shall be avoided.	

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Case number (if know) Debtor 1 Brian Todd Bianchi 4.2 Midland Credit Management Inc. 0933 \$2,282.13 Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 2121 When was the debt incurred? 2014 Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Citibank ☐ Yes Other. Specify 14SC3054 4.2 4197 \$1,885.07 **Monarch Recovery** Last 4 digits of account number Nonpriority Creditor's Name PO Box 16119 2013 When was the debt incurred? Philadelphia, PA 19114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Sears Mastercard** Other. Specify 4.2 **NCI Northwest Collectors Inc.** 3404 \$448.25 Last 4 digits of account number Nonpriority Creditor's Name 3601 Algonquin Rd When was the debt incurred? 2014 Suite 232 Rolling Meadows, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Medical Services from City of Crystal Lake ■ Other. Specify Fire Rescue ☐ Yes

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Debtor 1 Brian Todd Bianchi Case number (if know) 4.2 **Prairie Point Manors** \$3,976.44 Last 4 digits of account number 3 Nonpriority Creditor's Name 50 E. Commerce Suite 110 When was the debt incurred? 2013 Schaumburg, IL 60173 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify condo dues **Professional Account Management** 4.2 4232 \$300.00 LLC Last 4 digits of account number Nonpriority Creditor's Name PO Box 391 When was the debt incurred? Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Parking Citations 4.2 6001 Rathbone Group \$23,622.01 Last 4 digits of account number Nonpriority Creditor's Name 1100 Superior Ave. When was the debt incurred? 2014 **Suite 1850** Cleveland, OH 44114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Ins. Claim

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Case number (if know)

Debtor 1 Brian Todd Bianchi 4.2 **Sprint** 4445 \$3,825.00 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 871197 When was the debt incurred? Kansas City, MO 64187 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Business Debt ☐ Yes 4.2 State Farm Ins. 9752 \$113.22 Last 4 digits of account number Nonpriority Creditor's Name 2702 Ireland Grove Rd When was the debt incurred? 2014 Bloomington, IL 61709 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 Tate & Kirlin Assoc. \$1.255.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 2810 Southhampton Rd When was the debt incurred? Philadelphia, PA 19154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Morraine Medical ☐ Yes

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Document Page 38 of 71 Case number (if know) Debtor 1 Brian Todd Bianchi 4.2 Tate & Kirlin Assoc. 2354 \$76.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 2810 Southhampton Rd When was the debt incurred? 2013 Philadelphia, PA 19154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Morraine Medical 4.3 Tate & Kirlin Assoc. 2474 \$77.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 2810 Southhampton Rd When was the debt incurred? 2013 Philadelphia, PA 19154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Morraine Medical ☐ Yes 4.3 Tate & Kirlin Assoc. \$34.00 2114 Last 4 digits of account number Nonpriority Creditor's Name 2810 Southhampton Rd When was the debt incurred? 2013 Philadelphia, PA 19154 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No ☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Moraine medical

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Case number (if know)

4.3 Tiffany Lamantia a/k/a Bechen \$20,000.00 Last 4 digits of account number 2 Nonpriority Creditor's Name c/o Krovolec Firm When was the debt incurred? 60 W. Randolph Street, 4th Floor Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Lien filed for dismissed judgment - should be released; amount owed is as outlined in ☐ Yes Other. Specify settlement agreement 4.3 **Veripro Solutions** 3049 \$19,205.31 Last 4 digits of account number Nonpriority Creditor's Name 750 E Hwy 121 When was the debt incurred? Suite 100 Lewisville, TX 75067 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Deficiency from 1343 Cunat Court Unit 3D** Other. Specify ☐ Yes Lake in the Hills, IL Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Attorney Markoff Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 29 N. Wacker Drive Part 2: Creditors with Nonpriority Unsecured Claims #550 Chicago, IL 60606 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Attorney Thomas Reich Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3799 Las Vegas Blvd South Part 2: Creditors with Nonpriority Unsecured Claims Las Vegas, NV 89109 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? City of Crystal Lake Line **4.24** of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 457 Part 2: Creditors with Nonpriority Unsecured Claims Wheeling, IL 60090

Official Form 106 F/F

Debtor 1 Brian Todd Bianchi

Last 4 digits of account number

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On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Harris & Harris Ltd Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 111 West Jackson Blvd ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 400 Chicago, IL 60604 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Kevin Mortell** Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1821 Walden Office Square ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 400 Schaumburg, IL 60173 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Northwest Imaging** Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 34659 Eagle Way ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60678 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Stanislaus Credit** Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 914 14th St Part 2: Creditors with Nonpriority Unsecured Claims PO Box 480 Modesto, CA 95353

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Brian Todd Bianchi

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6a.	Obligations arising out of a separation agreement or divorce that		
	og.	you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 159,358.81
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 159,358.81

Last 4 digits of account number

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		17000000		
Fill in this inform	mation to identify your	case:		
Debtor 1	Brian Todd Biand	:hi		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	-

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		Documer	<u>nt Page 42 of 7</u>	<u>1</u>	
Fill in this i	nformation to identify your	case:			
Debtor 1	Brian Todd Biand	:hi			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number (if known)	er			☐ Check if t amended	
	Form 106H Jle H: Your Cod	ebtors			12/15
people are f fill it out, and your name a	iling together, both are equ	ally responsible for supply boxes on the left. Attach i . Answer every question.	ying correct information. the Additional Page to thi	omplete and accurate as possible. If two If more space is needed, copy the Ad is page. On the top of any Additional F a codebtor.	ditional Page,
□ No ■ Yes					
	n the last 8 years, have you, California, Idaho, Louisiana,			Community property states and territories on, and Wisconsin.)	s include
	Go to line 3. Did your spouse, former spor	use, or legal equivalent live	with you at the time?		
in line 2	2 again as a codebtor only i 06D), Schedule E/F (Official	f that person is a guaranto	or or cosigner. Make sure	our spouse is filing with you. List the payou have listed the creditor on Scheo. Use Schedule D, Schedule E/F, or Sc	dule D (Official
	olumn 1: Your codebtor ame, Number, Street, City, State and Z	P Code		Column 2: The creditor to whom you of Check all schedules that apply:	owe the debt
17	II Star Cab Dispatch Inc. 748 Andover Lane rystal Lake, IL 60014			□ Schedule D, line ■ Schedule E/F, line4.26 □ Schedule G Sprint	

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Fill	in this information to identify your o	ase:								
Del	otor 1 Brian Todd	Bianchi								
	otor 2 puse, if filing)				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-				mended pplemer	nt showi	ng postpetition cha	apter
O	fficial Form 106I								iollowing date.	
	chedule I: Your Inc	ome				MIM	/ DD/ YY	YYY		12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment	ur spouse is not filing w	ith you, do not inclu	de infor	matio	on about yo	our spou	ıse. If m	nore space is nee	eded,
1.	Fill in your employment information.		Debtor 1			De	ebtor 2	or non-	filing spouse	
	If you have more than one job,	Employment status	■ Employed	■ Employed			Employ	yed		
	attach a separate page with information about additional	Employment status	☐ Not employed Owner All Star Cab Dispatch				□ Not employed Receptionist/Assistant			
	employers.	Occupation				ch R				
	Include part-time, seasonal, or self-employed work.	Employer's name	All Star Cab Dis	patch I	patch Inc.					
	Occupation may include student or homemaker, if it applies.	Employer's address	1748 Andover L Crystal Lake, IL							
		How long employed t	here?							
Pai	rt 2: Give Details About Mo	nthly Income				<u>.</u>				
	mate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to re	eport for	any l	line, write \$0) in the s	space. Ir	nclude your non-fili	ing
•	u or your non-filing spouse have m e space, attach a separate sheet to	, ,	ombine the information	n for all e	emplo	oyers for tha	at person	on the	lines below. If you	need
						For Debto	r 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	5,58	34.00	\$	1,430.00	
3.	Estimate and list monthly over	time pav.		3.	+\$		0.00	+\$	0.00	

5,584.00

1,430.00

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Brian Todd Bianchi				number (if known) _					
					For	r Debtor 1		For	Debtor	2 or		
						. 202101 1			filing s		•	
	Cop	y line 4 here	4.		\$_	5,584.00)	\$	1,	430.0	0	
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a	ì.	\$	1,002.73	3	\$		311.3	5	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	_	\$		0.0		
	5c.	Voluntary contributions for retirement plans	5c) .	\$	0.00)	\$		0.0		
	5d.	Required repayments of retirement fund loans	5d	i.	\$	0.00	_	\$		0.0		
	5e.	Insurance	5e	€.	\$	0.00)	\$		0.0	0	
	5f.	Domestic support obligations	5f.		\$_	0.00)	\$		0.0	0	
	5g.	Union dues	5g	J.	\$_	0.00)	\$		0.0	0	
	5h.	Other deductions. Specify:	5h	1.+	\$_	0.00) +	- \$		0.0	0	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,002.73	3_	\$		311.3	5	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	4,581.27	7_	\$	1,	118.6	5	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total										
		monthly net income.	8a		\$_	0.00		\$		0.0		
	8b.	Interest and dividends	8b).	\$_	0.00)	\$		0.0	0	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c) .	\$	0.00)	\$		800.0	0	
	8d.	Unemployment compensation	8d	i.	\$	0.00	_	\$		0.0		
	8e.	Social Security	8e	.	\$	0.00	_	\$		0.0	0	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$_	0.00	_	\$		0.0		
	8g.	Pension or retirement income	8g		\$_	0.00	_	\$		0.0		
	8h.	Other monthly income. Specify:	8h	1.+	\$_	0.00) +	\$		0.0	0	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	5	.	0.00)	\$		800.	00	
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		4,581.27 +	\$	10	18.65	= \$	6.499	3 92
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		4,501.27	Ψ_		10.03		0,73.	7.32
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe						chedule 11.		(0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	6,499	9.92
12	Do.	you expect an increase or decrease within the year after you file this form	2								oined hly inco	me
١٥.	5 0)	No.	•									
	_	Yes Explain:										\neg

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Fill	in this information to identify your case:							
Deb	btor 1 Brian Todd Bianchi		Che	ck if this is:				
	btor 2			An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:			
``	ited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS		MM / DD / YYYY					
				WIWI / DD / TTTT				
	se numberknown)							
	fficial Form 106J							
	chedule J: Your Expenses				12/15			
info	as complete and accurate as possible. If two married people are fili ormation. If more space is needed, attach another sheet to this form mber (if known). Answer every question.							
Par	rt 1: Describe Your Household Is this a joint case?							
1.	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?							
	☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for S	Separate Househol	d of Deb	otor 2.				
2.	Do you have dependents? ■ No							
		ependent's relations ebtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?			
	Do not state the				□ No			
	dependents names.				□ Yes □ No			
					Yes			
					□ No			
	_				☐ Yes ☐ No			
					☐ Yes			
3.	Do your expenses include expenses of people other than yourself and your dependents?				_ 100			
Est exp	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless you apenses as of a date after the bankruptcy is filed. If this is a supplemental plicable date.							
the	clude expenses paid for with non-cash government assistance if you a value of such assistance and have included it on <i>Schedule I: Your</i> fficial Form 106I.)			Your expe	enses			
4.	The rental or home ownership expenses for your residence. Include payments and any rent for the ground or lot.	de first mortgage	4. \$	\$	3,333.00			
	If not included in line 4:							
	4a. Real estate taxes		4a. \$	\$	0.00			
	4b. Property, homeowner's, or renter's insurance		4b. \$	·	0.00			
	4c. Home maintenance, repair, and upkeep expenses		4c. \$	·	50.00			
5.	 4d. Homeowner's association or condominium dues Additional mortgage payments for your residence, such as home experiences. 	equity loans	4d. 5	·	0.00 0.00			

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Debtor 1	Brian Todd Bianchi	Case num	ber (if known)	
6. Util	ities:			
6. O tii	Electricity, heat, natural gas	6a.	\$	100.00
6b.	Water, sewer, garbage collection	6b.		50.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	100.00
6d.	Other. Specify:	6d.	·	0.00
	d and housekeeping supplies	ou. 7.		
			·	500.00
_	Idcare and children's education costs	8.	\$	50.00
	thing, laundry, and dry cleaning	9.	\$	20.00
	sonal care products and services	10.	·	20.00
	dical and dental expenses	11.	\$	20.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	2	75.00
	not include car payments.	13.	·	10.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13. 14.		
	ritable contributions and religious donations	14.	Ф	0.00
	urance. not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	\$	0.00
	. Health insurance	15a.	•	0.00
	. Vehicle insurance	15b. 15c.	·	50.00
	. Other insurance. Specify:	15d.		
		130.	Φ	0.00
_	es. Do not include taxes deducted from your pay or included in lines 4 or 20. cify:	16.	\$	0.00
	allment or lease payments:		Ψ	0.00
	. Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17a. 17b.	·	0.00
	Other. Specify: Wife's Student Loans & Credit Cards	17b.	*	100.00
	Other. Specify: Wife's Student Loans & Credit Cards	17c. 17d.	· ·	
	• •		Φ	0.00
	r payments of alimony, maintenance, and support that you did not report lucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106		\$	1,541.00
	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		0.00
	er real property expenses not included in lines 4 or 5 of this form or on So		our Income	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	. Homeowner's association or condominium dues	20a. 20e.		0.00
			·	
. Oth	er: Specify:	21.	+\$	0.00
2. Cal	culate your monthly expenses			
	. Add lines 4 through 21.		\$	6,019.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2	\$	0,010100
	Add line 22a and 22b. The result is your monthly expenses.	_	\$	6.040.00
220	. Add the 22d and 22b. The result is your monthly expenses.		Ψ	6,019.00
3. Cal	culate your monthly net income.			
23a	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	6,499.92
	. Copy your monthly expenses from line 22c above.	23b.	-\$	6,019.00
				-,
23c	. Subtract your monthly expenses from your monthly income.			400.00
	The result is your monthly net income.	23c.	\$	480.92
	you expect an increase or decrease in your expenses within the year after			
	example, do you expect to finish paying for your car loan within the year or do you expect y	our mortgage	payment to increase	e or decrease because o
	ification to the terms of your mortgage?			
	/es. Explain here:			

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Fill in this inform	mation to identify yo	ur case:					
Debtor 1	Brian Todd Bia	nchi					
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	inkruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS				
Case number(if known)					☐ Check if this is an amended filing		
Official Form		an Individual	Debtor's Sc	hadulas	12/15		
Declarat	TOTT ABOUT	an marviadar	DODIO: 0 00	- Ilouaico	12/13		
If two married pe	eople are filing toget	her, both are equally respon	nsible for supplying corr	ect information.			
obtaining money		d in connection with a bank			ement, concealing property, or 0, or imprisonment for up to 20		
Sign	n Below						
Did you pa	y or agree to pay so	meone who is NOT an attor	ney to help you fill out b	ankruptcy forms?			
■ No							
☐ Yes. N	s. Name of person Attach Bankruptcy Petition Preparer's Notice Declaration, and Signature (Official Form 11)						
	Ity of perjury, I decla e true and correct.	are that I have read the sum	mary and schedules filed	d with this declaratio	on and		
X /s/ Bria	ın Todd Bianchi		X				

Signature of Debtor 2

Date

Brian Todd Bianchi

Date **October 28, 2016**

Signature of Debtor 1

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Fill in	this inform	ation to identify you	r case:			
Debtor	r 1	Brian Todd Bian	chi			
	_	First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
Linitad	States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
United	States Dai	ikrupicy Court for the.	NORTHERN DISTRICT	JF ILLINOIS		
Case r	number				_	Check if this is an Imended filing
		m 107 of Financial	Affairs for Indivi	duals Filing for B	ankruptcy	4/1
nforma numbe	ation. If me r (if known	ore space is needed,). Answer every que	attach a separate sheet to stion.	this form. On the top of an	equally responsible for sup y additional pages, write you	
Part 1		current marital statu	rital Status and Where Youse s?	Lived Belole		
	Married Not marr	ried				
2. Dı	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live nov	<i>ı</i> .	
D	ebtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territor ico, Texas, Washington and V	
	No Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	n the Sources of You	r Income			
Fil	I in the tota	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part te together, list it only once u		ndar years?
	l No					
-	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		■ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 **Brian Todd Bianchi**

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	☐ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips			
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$20,634.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips			
	☐ Operating a business		☐ Operating a business	
	☐ Wages, commissions, bonuses, tips	\$5,184.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
 Did you receive any other incominclude income regardless of whet and other public benefit payments; winnings. If you are filing a joint cat List each source and the gross incoming. No Yes. Fill in the details. 	her that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separat	imples of other income are a est; dividends; money collec- rou received together, list it of	limony; child support; Social S ted from lawsuits; royalties; an only once under Debtor 1. that you listed in line 4.	
	Debtor 1 Sources of income	Gross income from	Debtor 2 Sources of income	Gross income
	Describe below.	each source	Describe below.	(before deductions

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. /	Are either	Debtor 1's	or Debto	or 2's c	lebts p	rimarily	consumer	debts	?
------	------------	------------	----------	----------	---------	----------	----------	-------	---

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an No. individual primarily for a personal, family, or household purpose."

exclusions)

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

(before deductions and

and exclusions)

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Case 16-82536 Doc 1 Filed 10/28/16 Entered 10/28/16 12:48:24 Desc Main Page 50 of 71 Case number (if known) Document Debtor 1 **Brian Todd Bianchi** Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for ... still owe paid **MGM Grand Monthly Payments** \$1,200.00 \$10,000.00 ☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors Other Lien Tiffany Lamantia \$1,100.00 \$20,000.00 ■ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ■ Other **settlement** Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Insider's Name and Address Amount you Reason for this payment Dates of payment **Total amount** still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number Midland Funding LLC v Bianchi **Small claims McHenry County Circuit** □ Pending 14SC3054 collection Court □ On appeal

Concluded

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Debtor 1 Brian Todd Bianchi Page 51 of 71
Case number (if known)

	Case title Case number	Nature of the case	Court or agency	Status of th	ne case		
	Wells Fargo Bank v. Bianchi, et al. 16CH703	Foreclosure	McHenry County Circuit Court	■ Pending □ On appe □ Conclud	eal		
	US Bank v. Bianchi et al 16CH443	Foreclosure	McHenry County Circuit Court	■ Pending □ On appe □ Conclud	eal		
	MGM Grand Hotel LLC v. Bianchi 14LM922		McHenry County Circuit Court	☐ Pending ☐ On appe ☐ Conclud	eal		
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below No. Go to line 11.		perty repossessed, foreclosed,	garnished, attached	d, seized, or levied?		
	☐ Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property Explain what happened		Date	Value of the property		
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No Yes. Fill in the details. Creditor Name and Address			Date action was	Amounts from your		
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a No Yes List Certain Gifts and Contributions		perty in the possession of an a	ssignee for the bene	efit of creditors, a		
13.	 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. 						
	Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gift	s	Dates you gave the gifts	Value		
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or con		fts or contributions with a total	value of more than	\$600 to any charity?		
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		ou contributed	Dates you contributed	Value		

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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Nο

Yes. Fill in the details.

Person's relationship to you

Name of trust Description and value of the property transferred **Date Transfer was** made

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Debtor 1 **Brian Todd Bianchi**

Par	List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and Stor	rage Units	3		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No						
	Yes. Fill in the details.						
		Last 4 digits of account number	Type of accountinstrument	nt or	Date account was closed, sold, moved, or transferred		Last balance re closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any	safe dep	osit box or other depos	itory for	securities,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe t	the contents		you still re it?
22.	Have you stored property in a storage unit or	place other than your	home within 1 y	ear before	e you filed for bankrupt	cy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe the contents			you still re it?
Par	19: Identify Property You Hold or Control for	or Someone Fise					
23.	Do you hold or control any property that som for someone.		ide any property	you borr	owed from, are storing	for, or h	old in trust
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe t	the property		Value
Par	t 10: Give Details About Environmental Infor	mation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surface	water, groundw				
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, c		as a hazardous w	vaste, haz	zardous substance, toxi	c substa	ance,
Rep	ort all notices, releases, and proceedings that	you know about, rega	rdless of when t	hey occu	rred.		
24.	Has any governmental unit notified you that y	you may be liable or po	otentially liable u	nder or ir	n violation of an environ	mental I	aw?
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Code Code Code Code Code Code Code Cod						e of notice

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Debtor 1 **Brian Todd Bianchi**

25.	Have you notified any governmental unit of any	y release of hazardous material?					
	No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admin	istrative proceeding under any enviro	nmental law? Include settlements	and orders.			
	■ No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	ature of the case	Status of the case			
Par	Give Details About Your Business or Con	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have any o	of the following connections to any	y business?			
	lacksquare A sole proprietor or self-employed in a	trade, profession, or other activity, ei	ther full-time or part-time				
	☐ A member of a limited liability company	y (LLC) or limited liability partnership	(LLP)				
	☐ A partner in a partnership						
	■ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	□ No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						
	Business Name D	escribe the nature of the business	Employer Identification numbe				
	Address (Number, Street, City, State and ZIP Code)	ame of accountant or bookkeeper	Do not include Social Security number or ITIN.				
		·	Dates business existed				
	All Star Cab Dispatch Inc. C PO Box 7267	ab Dispatch	EIN: 36-4262585				
	Algonquin, IL 60102 D	ennen & Sinars LLC 701 W. Higgins Rd. Suite 150 cosemont, IL 60018	From-To November 18, 199	8-current			
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all finstitutions, creditors, or other parties.							
	□ No						
	Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued					
		ince 1998					

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are tro	ue and correct. I understand that ma	t of Financial Affairs and any attachments, and I declare under pena king a false statement, concealing property, or obtaining money or up to \$250,000, or imprisonment for up to 20 years, or both.	
/s/ B	rian Todd Bianchi		
	n Todd Bianchi ature of Debtor 1	Signature of Debtor 2	
Date	October 28, 2016	Date	
Did yo	ou attach additional pages to Your S	tatement of Financial Affairs for Individuals Filing for Bankruptcy (C	Official Form 107)?
■ No			
☐ Ye			

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$0.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1026-16
Signed:

Tiffany E. Rodriguez 6300699
Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Brian Todd Bianchi		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DI	EBTOR(S)		
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy.	or agreed to be paid	to me, for services		
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received		\$	690.00		
	Balance Due			3,310.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed comper	nsation with any other person	unless they are mem	bers and associates	of my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				law firm. A	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
t c	a. Analysis of the debtor's financial situation, and renderi b. Preparation and filing of any petition, schedules, staten c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to recreaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	ment of affairs and plan which s and confirmation hearing, and duce to market value; exc s as needed; preparation	n may be required; and any adjourned hea emption planning;	rings thereof;	filing of	
6. I	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding.			es, relief from st	ay actions or	
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any analysis and any analysis of the statement of of the sta	agreement or arrangement for	payment to me for r	epresentation of the	debtor(s) in	
o	October 28, 2016	/s/ Tiffany E. Rod	lriguez			
\overline{D}	ate	Tiffany E. Rodriguez 6300699				
		Signature of Attorne Barrick, Switzer, 6833 Stalter Drive	Long, Balsley & V	an Evera, LLP		
		Rockford, IL 6110 815-962-6611 Fa Name of law firm				

United States Bankruptcy Court Northern District of Illinois

In re	Brian Todd Bianchi		Case No.			
		Debtor(s)	Chapter	13		
	VERIFICATION OF CREDITOR MATRIX					
		Number of C	reditors:	39		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	rs is true and	correct to the best of my		
Date:	October 28, 2016	/s/ Brian Todd Bianchi Brian Todd Bianchi Signature of Debtor				

Advocate Sherman Hospital 35134 Eagle Way Chicago, IL 60678

All Star Cab Dispatch Inc. 1748 Andover Lane Crystal Lake, IL 60014

Armor Systems 1700 Kiefer Drive Suite 1 Zion, IL 60099

Attorney Markoff 29 N. Wacker Drive #550 Chicago, IL 60606

Attorney Thomas Reich 3799 Las Vegas Blvd South Las Vegas, NV 89109

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Chase PO Box 183205 Columbus, OH 43218

City of Crystal Lake PO Box 457 Wheeling, IL 60090

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Comenity-The Room Place PO Box 659704 San Antonio, TX 78265

Commonwealth Financial Systems, Inc 245 Main Street Scranton, PA 18519

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Kevin Mortell 1821 Walden Office Square Suite 400 Schaumburg, IL 60173 Lake McHenry Pathology Assoc. 520 E. 22nd St Lombard, IL 60148

Manley Deas Kochalski LLC 1 East Wacker Suite 1250 Chicago, IL 60601

MGM Grand Hotel LLC 3799 Las Vegas Boulevard South Las Vegas, NV 89109

Midland Credit Management Inc. PO Box 2121 Warren, MI 48090

Monarch Recovery PO Box 16119 Philadelphia, PA 19114

NCI Northwest Collectors Inc. 3601 Algonquin Rd Suite 232 Rolling Meadows, IL 60008

Northwest Imaging 34659 Eagle Way Chicago, IL 60678

Prairie Point Manors 50 E. Commerce Suite 110 Schaumburg, IL 60173

Professional Account Management LLC PO Box 391 Milwaukee, WI 53201

Rathbone Group 1100 Superior Ave. Suite 1850 Cleveland, OH 44114 SLS 8742 Lucent Blvd Littleton, CO 80129

Sprint PO Box 871197 Kansas City, MO 64187

Stanislaus Credit 914 14th St PO Box 480 Modesto, CA 95353

State Farm Ins. 2702 Ireland Grove Rd Bloomington, IL 61709

Tate & Kirlin Assoc. 2810 Southhampton Rd Philadelphia, PA 19154

Tiffany Lamantia a/k/a Bechen c/o Krovolec Firm 60 W. Randolph Street, 4th Floor Chicago, IL 60601

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